

## APPLICANT PERSONAL INFORMATION

FULL NAME (Please Print)		DATE OF BIRTH (M/D/YY)		SIN # (Optional for Verification Purposes)	
HOME ADDRESS (Number, Street, City, Postal Code)				SINCE (Year)	HOME/CELL #
PREVIOUS HOME ADDRESS (Number, Street, City, Postal Code)(if less than 2 Years)				SINCE (Year)	EMAIL
MARITAL STATUS	RESIDENCE <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	MONTHLY PAYMENT (Mortgage or Rent)	IF RESIDENCE OWNED, VALUE ANNUAL PROPERTY TAXES		CURRENT MORTGAGE AMOUNT
MORTGAGE HELD BY (Name and Address of Mortgage Lender)					
HAVE YOU EVER OBTAINED A TRAILER/MHP LOAN BEFORE <input type="checkbox"/> YES <input type="checkbox"/> NO		IF YES, WHERE AND WHEN			LOAN AMOUNT

## APPLICANT EMPLOYMENT INFORMATION

NAME OF EMPLOYER		CONTACT NAME	CONTACT PHONE #	YEARS THERE	GROSS ANNUAL SALARY
POSITION		ADDRESS OF EMPLOYER			
SELF EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> CONTRACT <input type="checkbox"/> SEASONAL <input type="checkbox"/> RETIRED <input type="checkbox"/> OTHER, DESCRIBE:				
PREVIOUS EMPLOYER (If Less Than 2 Years)			POSITION	YEARS THERE	GROSS ANNUAL SALARY
OTHER INCOME SOURCE					MONTHLY AMOUNT

## CO-APPLICANT PERSONAL INFORMATION

FULL NAME (Please Print)		DATE OF BIRTH (M/D/YY)		SIN # (Optional for Verification Purposes)	
HOME ADDRESS (Number, Street, City, Postal Code)				SINCE (Year)	HOME/CELL #
PREVIOUS HOME ADDRESS (Number, Street, City, Postal Code)(if less than 2 Years)				SINCE (Year)	EMAIL
MARITAL STATUS	RESIDENCE <input type="checkbox"/> OWN <input type="checkbox"/> RENT <input type="checkbox"/> OTHER	MONTHLY PAYMENT (Mortgage or Rent)	IF RESIDENCE OWNED, VALUE ANNUAL PROPERTY TAXES		CURRENT MORTGAGE AMOUNT
MORTGAGE HELD BY (Name and Address of Mortgage Lender)					
HAVE YOU EVER OBTAINED A TRAILER/MHP LOAN BEFORE <input type="checkbox"/> YES <input type="checkbox"/> NO		IF YES, WHERE AND WHEN			LOAN AMOUNT

## CO-APPLICANT EMPLOYMENT INFORMATION

NAME OF EMPLOYER		CONTACT NAME	CONTACT PHONE #	YEARS THERE	GROSS ANNUAL SALARY
POSITION		ADDRESS OF EMPLOYER			
SELF EMPLOYED <input type="checkbox"/> YES <input type="checkbox"/> NO	<input type="checkbox"/> FULL TIME <input type="checkbox"/> PART TIME <input type="checkbox"/> CONTRACT <input type="checkbox"/> SEASONAL <input type="checkbox"/> RETIRED <input type="checkbox"/> OTHER, DESCRIBE:				
PREVIOUS EMPLOYER (If Less Than 2 Years)			POSITION	YEARS THERE	GROSS ANNUAL SALARY
OTHER INCOME SOURCE					MONTHLY AMOUNT

## BANKING INFORMATION

FINANCIAL INSTITUTION NAME AND ADDRESS	ACCOUNT #	BALANCE	<input type="checkbox"/> CHEQUING <input type="checkbox"/> SAVINGS <input type="checkbox"/> OTHER
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## ASSETS AND LIABILITIES INFORMATION

ASSET INFORMATION	VALUE	CREDITOR NAME AND ADDRESS (If Applicable)	MONTHLY PAYMENT (If Applicable)	BALANCE

## ASSET TO BE FINANCED

MANUFACTURER	<input type="checkbox"/> NEW <input type="checkbox"/> USED	YEAR	MODEL	DOWNPAYMENT (Cash)	TRADE <input type="checkbox"/> YES <input type="checkbox"/> NO
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By signing, you warrant and confirm the information provided in this Consumer Credit Application is true, accurate and complete as of the date of signing and further confirm that the information provided, which might affect the decision of the Lender and their lending sources and each source is hereby authorized to make the loan, has been withheld.

**By signing below, you agree that the Lender may obtain your credit score and other credit-related information about you from a credit reporting agency.** The personal information you provide on this Loan Application as well as your credit information will be used to determine your eligibility for a loan and, if approved, to open and administer your loan. For more information about our privacy practices, please see the Lender's Privacy Notice attached to this Loan Application.

**All finance quotes are valid for 6 weeks.** Rate is subject to change after this date, any changes in rate will be reflective of the Government of Canada bond rate increase since the original quote date.

**The proceeds of this loan will not be used by or on behalf of a third party.** A third party is a person or entity (for example, a corporation), other than the Applicant/Co-Applicant (or someone authorized to give instructions in respect of the loan (for example, a person with a power of attorney), who will benefit from the proceeds of the loan. It means that the individual or entity gives instructions in respect of the loan proceeds and directs the manner in which the loan proceeds will be used but is not on the application for the loan. To make this statement, the Applicant and the Co-Applicant have considered whether they will take instructions from someone else or another entity regarding what they should do with the loan proceeds or how to manage the loan. Note: Where the Applicant or Co-Applicant is a parent, intending to use the loan proceeds to benefit his or her child to purchase a mobile home for the child, the child is not a "third party".

APPLICANT SIGNATURE

DATE

CO-APPLICANT SIGNATURE

DATE

## Collecting your personal information

We may from time to time collect financial and other information about you such as:

- information establishing your identity (for example, name, address, phone number, date of birth, etc.) and your personal background;
- information related to transactions arising from your relationship with and through us and from other financial institutions;
- information you provide on an application for any of our products and services, including employment information and financial information;
- information required for the provision of products and services;
- information about financial behaviour such as your payment history and creditworthiness.

We may collect and confirm this information during the course of our relationship. We may obtain this information from a variety of sources, including from you, from service arrangements you make with or through us, from credit reporting agencies, from references you provide to us and from other sources, as necessary for provision of our products and services.

**Credit Reports:** At the time you apply for a loan, we will obtain your consent to collect credit and other personal information from credit reporting agencies in order to assess your loan application, verify your creditworthiness, help us to determine your eligibility for a loan, and to manage and assess our risks. This may include information on the types and amounts of credit advanced to you, payment histories, negative banking items, collection actions, legal proceedings, previous bankruptcies and other information reported by your creditors. In order to obtain a credit report, we provide your first and last name, date of birth, mailing address, telephone number and social insurance number (if you have provided it) to a credit reporting agency. We also exchange personal information (including negative information such as late payments, missed payments or other defaults) with credit bureaus as necessary at the time of your application and throughout the term of your loan in order to maintain the accuracy and integrity of information held by the credit reporting agency. The credit reporting agency from which we may obtain your credit information is Equifax Inc. and you can obtain a copy of your credit report by contacting Equifax at: <http://www.equifax.ca>, P.O. Box 190, Station Jean-Talon Montreal Quebec H1S 2Z2; 1-800-465-7166.

**Social Insurance Number (optional):** We may ask you to provide your social insurance number (SIN) on an optional basis. You are not required to provide your SIN in order to apply for a loan. However, if you provide your SIN, we may share it with credit reporting agencies as an aid to identify you. We ask for your SIN in order to ensure an accurate match between your personal information and your credit bureau information, and to keep your information separate from that of other clients with a similar name. If we do not have your SIN, the matching process may be less accurate, and we may have to ask you for additional information in order to properly identify you with a credit reporting agency. If you choose not to provide us with your SIN, this does not on its own prevent you from obtaining the loan, but it may mean that it will take longer to review your application.

## Using your personal Information

This information may be used from time to time for the following purposes:

- to verify your identity and investigate your personal background, including conducting credit checks as described above;
- to open and operate your account(s), fund and service your loan and provide you with products and services you may request;
- to better understand your financial situation;
- to determine your eligibility for products and services we offer;
- to help us better understand the current and future needs of our clients;
- to communicate to you about our products and services;
- to help us better manage our business and your relationship with us;
- to register our security interest under the Personal Property Security Act (Ontario); and
- as required or permitted by law or as you otherwise consent.

## Sharing your personal Information

We will not disclose, trade, rent, sell or otherwise transfer your personal information, without your consent, except as otherwise set out in this Privacy Policy.

**Service Providers:** Your personal information may be transferred to or accessed by our affiliates and other third parties who provide services on our behalf. Our service providers are not authorized to use or disclose personal information for their own marketing or other purposes.

**Legal/Compliance:** We and our service providers may provide your personal information where required or permitted by applicable Canadian, US or other law.

**Business Transactions:** Personal information may be provided to third parties in connection with a financing, securitization, assignment or sale involving all or part of the activities or assets of the Lender. (including your loan), including for due diligence purposes. The personal information we may disclose in such circumstances may include financial information obtained in support of your application or loan.

## Other uses of your personal information and your choices

We may obtain your consent to use your information to send you communications by mail, email or telephone marketing or promoting our products and services or those of our affiliates/partners that may be of interest to you, or to share your information with our affiliates or partners so that they may send you communications. You can opt-out of receiving marketing offers at any time by clicking on the unsubscribe link included in our marketing email communications or by contacting us at the contact information set out below. Please note that you may continue to receive certain transactional or information electronic communications from us.

If you also deal with our affiliate companies, we may obtain your consent to consolidate this information with information they have about you to allow us and any of them to manage your relationship with our affiliate companies and our business.

**You may choose not to have this information shared or used for any of these "Other uses" by contacting us as set out below, and in this event, you will not be refused credit or other services just for that reason. We will respect your choices. Where necessary, we may share your choices with our affiliate companies for the sole purpose of honouring your choices regarding "Other uses of my personal Information".**

## Your right to access your personal Information

You may request access to the information we hold about you at any time and review its content and accuracy and have it amended as appropriate; subject to limited exceptions under applicable law. We may request certain personal information for the purposes of verifying your identity. To request access to such information, you may do so now or at any time in the future by contacting us at the contact information set out below.

## Contact us

To obtain more information about our privacy policies or the manner in which we or our service providers treat your information, or to withdraw your consent to our processing of your personal information (subject to legal and contractual obligations), please contact our Chief Compliance Officer at [admin@imsservicing.ca](mailto:admin@imsservicing.ca) or 1-888-444-3023.

This Privacy Notice may be updated periodically to reflect changes to our personal information practices.

In this Loan Application, please remember that the words "you" and "your" mean all persons signing the Loan Application as the Applicant and Co-Applicant, and the words "we", "us" and "our" mean The Lender.